



TES ID Number	S1073
Policy Number	80591207
Policy Type	LP-6 yrs
Issue Date	18-Jun-19
Maturity Date	18-Jun-39
Last Premium Date	18-Jun-28

Next Net Premium	\$9,367
Duration to Maturity	16 yrs 7 mths
Next Premium Date	18-Jun-23
Internal Rate of Return	4.60%
Projected Maturity Value	\$165,322

Initial Amount	18-Nov-22	\$29,320
	18-Dec-22	\$29,430
	18-Jan-23	\$29,550

Accumulate Cash Coupons	\$0
-------------------------	-----

Next Cash Coupon	\$0
------------------	-----

Cash Benefits Interest Rates	-
------------------------------	---

Illustration for investment on 18-Nov-22				
Date	Initial	Premiums	Cashback	Maturity
2022	(29,320)			
2023		(9,367)		
2024		(9,367)		
2025		(9,367)		
2026		(9,367)		
2027		(9,367)		
2028		(9,367)		
2029				
2030				
2031				
2032				
2033				
2034				
2035				
2036				
2037				
2038				
2039				165,322
Total	(29,320)	(56,200)	-	165,322

Invested Amount	Maturity Amount	Annual Returns (%)
(29,320) =>	61,881	6.7%
(9,367) =>	19,236	6.6%
(9,367) =>	18,388	6.4%
(9,367) =>	17,580	6.3%
(9,367) =>	16,807	6.1%
(9,367) =>	16,069	6.0%
(9,367) =>	15,361	5.8%
(85,520) =>	165,322	



TES ID Number	S1073	Next Net Premium	\$9,367	Initial Amount	18-Nov-22	\$29,320
Policy Number	80591207	Duration to Maturity	16 yrs 7 mths		18-Dec-22	\$29,430
Policy Type	LP-6 yrs	Next Premium Date	18-Jun-23		18-Jan-23	\$29,550
Issue Date	18-Jun-19	Internal Rate of Return	4.60%	Accumulate Cash Coupons		\$0
Maturity Date	18-Jun-39	Projected Maturity Value	\$165,322	Next Cash Coupon		\$0
Last Premium Date	18-Jun-28			Cash Benefits Interest Rates		-
Illustration for investment on		18-Nov-22		Invested	Maturity	Annual

	2022	2023 to 2038	2039	Total
Initial Amount	(\$29,320)			(\$29,320)
Funds into plan	\$0	(\$56,200)		(\$56,200)
Total payments				(\$85,520)
Payout from plan		\$0		\$0
Maturity Value			\$165,322	\$165,322
Projected Gain				\$79,802
% Gain vs Total Payments				93.3%

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.

Projected Maturity Value, of which \$116500 is guaranteed, is from the latest bonus statement or revised benefit illustration of the insurance company.

Internal Rate of Return is the rate at which the Projected Maturity Value and future premiums payable are discounted to derive the Initial Amount.

This illustration is for reference only and is not a contract of insurance. It is not intended to provide financial advice or constitute as an offer to purchase.

Please refer to the actual policy document for the exact terms and conditions.